

**Fill in this information to identify the case:**

Debtor 1 Kenneth W. Rhodes

Debtor 2 Terri L. Rhodes  
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of PA

Case number 18-70822 JAD

## Form 4100R

### Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

#### Part 1: Mortgage Information

Name of Creditor: U.S. Bank National Association, as indenture trustee, for the CIM Trust 2016-3, Mortgage-Backed Notes, Series 2016-3      Court claim no. (if known): 14-2

Last 4 digits of any number you use to identify the debtor's account: 0959

Property address:

415 Strayer Street  
Johnstown, PA 15906

#### Part 2: Prepetition Default Payments

Check one:

Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is:

\$ \_\_\_\_\_

#### Part 3: Postpetition Mortgage Payment

Check one:

Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: Loan is due for the 04/03/2023 as of last Trustee payment and hand-off of post-petition payments to the debtor.

Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: (a) \$ \_\_\_\_\_

b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ \_\_\_\_\_

c. **Total.** Add lines a and b. (c) \$ \_\_\_\_\_

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

Debtor(s) Kenneth W. Rhodes and Terri L. Rhodes  
First Name Middle Name Last Name

Case Number (if known): 18-70822 JAD

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

*Check the appropriate box::*

- I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

\*s/

Brian C. Nicholas

Date

05/24/2023

KML Law Group, P.C.  
701 Market Street, Suite 5000  
Philadelphia, PA 16106  
215-627-1322  
[bkgroup@kmlawgroup.com](mailto:bkgroup@kmlawgroup.com)  
Attorney for Creditor

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

**IN RE:** Terri L. Rhodes  
Kenneth W. Rhodes

**Debtor(s)**

**U.S. Bank National Association, as  
indenture trustee, for the CIM Trust  
2016-3, Mortgage-Backed Notes, Series  
2016-3**

**Movant**

**vs.**

**Terri L. Rhodes  
Kenneth W. Rhodes**

**Debtor(s)**

**Ronda J. Winnecur,**

**Trustee**

**BK NO. 18-70822 JAD**

**Chapter 13**

**Related to Claim No. #14-2**

**CERTIFICATE OF SERVICE  
RESPONSE TO NOTICE OF FINAL CURE MORTGAGE PAYMENTS**

I, Brian C. Nicholas of KML Law Group, P.C., certify that I am, and at all times hereinafter mentioned was, more than 18 years of age and that on May 25, 2023, I served the above captioned pleading, filed in the proceeding on the parties at the addresses shown below:

Debtor(s)  
Terri L. Rhodes  
415 Strayer Street  
Johnstown, PA 15906

Kenneth W. Rhodes  
415 Strayer Street  
Johnstown, PA 15906

Attorney for Debtor(s) (via ECF)  
Kenneth P. Seitz  
Law Offices of Kenny P. Seitz  
P.O. Box 211  
Ligonier, PA 15658

Trustee (via ECF)  
Ronda J. Winnecur  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219

Method of Service: electronic means or first-class mail.

Dated: May 25, 2023

*/s/ Brian C. Nicholas*  
Brian C. Nicholas Esquire  
Attorney I.D. 317240  
KML Law Group, P.C.  
BNY Mellon Independence Center  
701 Market Street, Suite 5000  
Philadelphia, PA 19106  
201-549-5366  
bnicholas@kmllawgroup.com